



FORM NL-5 - CLAIMS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

CLAIMS INCURRED [NET]

Particulars	Fire		MARINE CARGO				MARINE HULL				MARINE TOTAL						
	30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018		
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	
Claims paid																	
Direct claims	1629807	1629807	1873332	1873332	285925	285925	253167	253167	521583	521583	803621	803621	807508	807508	1066788	1066788	
Add Claims Outstanding at the end of the year	17972552	17972552	15303956	15303956	2368365	2368365	2604260	2604260	1656248	1656248	1159946	1159946	4024613	4024613	3764206	3764206	
Less Claims Outstanding at the beginning of the year	14350874	14350874	14891407	14891407	2306681	2306681	2444386	2444386	1981771	1981771	1691990	1691990	4288452	4288452	4136376	4136376	
Gross Incurred Claims	5251485	5251485	2285881	2285881	347609	347609	413041	413041	196060	196060	271577	271577	543669	543669	684618	684618	
Add -Re-insurance accepted to direct claims	597671	597671	299370	299370	387	387	412	412	186658	186658	150011	150011	187045	187045	150423	150423	
Less -Re-insurance Ceded to claims paid	1593485	1593485	614209	614209	14290	14290	12658	12658	283712	283712	77780	77780	298002	298002	90438	90438	
Total Claims Incurred	4255671	4255671	1971042	1971042	333706	333706	400795	400795	99006	99006	343808	343808	432712	432712	744603	744603	

Particulars	Motor OD		Motor TP				Motor Total						
	30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018		
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	
Claims paid													
Direct claims	3163494	3163494	3534264	3534264	5849399	5849399	5604070	5604070	9012893	9012893	9138334	9138334	
Add Claims Outstanding at the end of the year	6830917	6830917	7410548	7410548	140716365	140716365	111691926	111691926	147547282	147547282	119102474	119102474	
Less Claims Outstanding at the beginning of the year	5910290	5910290	7324663	7324663	135232063	135232063	92319128	92319128	141142353	141142353	99643791	99643791	
Gross Incurred Claims	4084121	4084121	3620149	3620149	11333701	11333701	24976868	24976868	15417822	15417822	28597017	28597017	
Add -Re-insurance accepted to direct claims	0	0	0	0	0	0	0	0	0	0	0	0	
Less -Re-insurance Ceded to claims paid	163372	163372	177122	177122	385083	385083	8397125	8397125	548455	548455	8574247	8574247	
Total Claims Incurred	3920749	3920749	3443027	3443027	10948618	10948618	16579743	16579743	14869367	14869367	20022770	20022770	

Particulars	Workmen Compensation		Personal Accident				Aviation				Engineering					
	30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	49198	49198	56297	56297	792363	792363	479397	479397	3507	3507	25229	25229	624839	624839	327362	327362
Add Claims Outstanding at the end of the year	496178	496178	441649	441649	2120139	2120139	1722170	1722170	263007	263007	357992	357992	4111234	4111234	4271411	4271411
Less Claims Outstanding at the beginning of the year	546906	546906	395953	395953	1875578	1875578	1655474	1655474	255886	255886	370811	370811	4163346	4163346	3211243	3211243
Gross Incurred Claims	-1530	-1530	101993	101993	1036924	1036924	546093	546093	10628	10628	12410	12410	572227	572227	1387530	1387530
Add -Re-insurance accepted to direct claims	0	0	0	0	5013	5013	1280	1280	285914	285914	59619	59619	44177	44177	90795	90795
Less -Re-insurance Ceded to claims paid	3250	3250	3804	3804	130056	130056	74191	74191	28539	28539	14130	14130	324773	324773	135175	135175
Total Claims Incurred	-4780	-4780	98189	98189	911881	911881	473182	473182	268003	268003	57899	57899	292131	292131	1343150	1343150

Particulars	Other Miscellaneous		Liabilities				Health & Hospitalisation				Miscellaneous Total					
	30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018		30.06.2019		30.06.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid																
Direct claims	3691586	3691586	2583080	2583080	57792	57792	21292	21292	11669496	11669496	13807943	13807943	25901674	25901674	26438934	26438934
Add Claims Outstanding at the end of the year	5547194	5547194	5877057	5877057	1420660	1420660	1429431	1429431	10939385	10939385	11482325	11482325	172445079	172445079	144684509	144684509
Less Claims Outstanding at the beginning of the year	5523779	5523779	5757733	5757733	1457832	1457832	1419752	1419752	9156590	9156590	9444192	9444192	164122270	164122270	121898949	121898949
Gross Incurred Claims	3715001	3715001	2702404	2702404	20620	20620	30971	30971	13452291	13452291	15846076	15846076	34224483	34224483	49224494	49224494
Add -Re-insurance accepted to direct claims	73731	73731	285499	285499	3	3	20662	20662	0	0	0	0	408838	408838	457855	457855
Less -Re-insurance Ceded to claims paid	3052998	3052998	1486234	1486234	4810	4810	2002	2002	801790	801790	2882851	2882851	4894671	4894671	13172634	13172634
Total Claims Incurred	735734	735734	1501669	1501669	15813	15813	49631	49631	12650501	12650501	12963225	12963225	29738650	29738650	36509715	36509715

Particulars	GRAND TOTAL			
	30.06.2019		30.06.2018	
	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
Claims paid				
Direct claims	28338989	28338989	29369054	29369054
Add Claims Outstanding at the end of the year	194442244	194442244	163752671	163752671
Less Claims Outstanding at the beginning of the year	182761596	182761596	140926732	140926732
Gross Incurred Claims	40019637	40019637	52194993	52194993
Add -Re-insurance accepted to direct claims	1193554	1193554	907648	907648
Less -Re-insurance Ceded to claims paid	6786158	6786158	13877281	13877281
Total Claims Incurred	34427033	34427033	39225360	39225360

Notes:

- Included But Not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.